

October 24, 2012

Dear Sir or Madam,

On December 8th, 2010 at my door was left a Federal Express letter from the Loss Mitigation Department. I was rushed to sign and return by midnight December 11th, 2010 the escrow and property tax of 2011 that was requested

I met the deadline and paid the projected escrow of \$5,489.62 along with the county tax of \$1,188.87 for the year 2011

Paying this was to allow me to have a lower monthly payment to \$1,047.75 which was paid on Jan 1, 2011. In that breakdown I was in debt of \$162,211.19

When I bought this house in 1994 for \$50,000.00 it was a 2 bathroom house, with 1 bathroom built in 1948. Today in 2012 its only upgrade is a new roof and an additional bedroom and an additional toilet in the laundry room. It does not have central air, only window units.

I have paid for this house all these years. I am concerned that over the years I've more than paid for this house. I am a teacher only earning \$40,000.00 annually, with no hope of an increase in salary. This mortgage is a financial burden.

Each year my balance increases and each year my mortgage increase, however my salary does not increase.

I am requesting a complete pardon and to have this mortgaged resolved.

As a single black female, I raised my children in this house, this December I will be 60 years old and I'm still paying for this house. Today in 2012 if I tried to sell, I would get less than what I paid for it in 1994. Yet I'm being asked to pay my recent balance, which is now \$190,000.00 this balance keeps growing. I am seeing that my white neighbors are getting breaks and people who earn three times my salary getting breaks. Yet, I'm still being bullied by GMAC and asked to pay exorbitant fees and interest on a house with very little market value.

The information below is a recent letter from my boss the school board superintendent As you can see I'm not in any position to keep paying this mortgage.

"Funds Available for Salary Increases are Limited

In developing the budget for the 2012-13 school year, the School Board directed me and my staff to identify all funds available for employee salary increases. The budget development process this year has been transparent from start to finish and included the oversight of an external Budget Advisory Committee. In addition, my staff held budget workshops around the county, starting back in January, at the request of the Classroom Teachers Association (CTA) to help keep teachers informed.

I have worked hard to balance this year's budget and identify funds for employee salary increases. An improved tax roll and successful District cost containment measures yielded a reserve for 2012-13 salary negotiations. The Board and I considered holding onto these funds in case the School District's budget is adversely impacted by the lawsuit contesting the employee 3% Florida Retirement System (FRS) contribution, but decided it was more important to offer our employees a salary increase at this time. Although the Florida Supreme Court is expected to rule on this case in the near future, the financial implications for our District may not be known for several months. The 3% FRS contribution represents an annual cost of \$27 million."

Please pardon this mortgage.

Yours Sincerely,

Revamae Lannaman

GMAC ac #
0601321131

PROPERTY ADDRESS Pg 2 of 4

125 EVERGREEN DRIVE
LAKE PARK FL 33403

GMAC Mortgage

02/11/10 11 003 0004893 20120912 LI110802 GMREG 1 OZ DOM LI11080000* 146316 GM



REVAMAE S LANNAMAN
125 EVERGREEN DRIVE
LAKE PARK FL 33403-3525



IRMA TAHIROVIC

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322.

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Details of Amount Due/Paid

Principal and Interest	\$491.21
Subsidy/Buydown	\$0.00
Escrow	\$469.09
Financial Insider Network	\$13.99
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$974.29
Account Due Date	October 01, 2012

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Date October 01, 201
#586 Pd 10/9

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	09/01/12	09/10/12	\$974.29	\$234.60	\$256.61	\$469.09	\$13.99		

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default.

See Reverse Side For Important Information And State Specific Disclosures

To Apply Onlinewww.gmacmortgage.com**To Apply by Phone**

1-866-690-8322

Convenient Payment Options

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions or sign the box on the front of the statement and GMAC Mortgage will send you additional information on enrolling in one of our automatic payment programs.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877.ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.



Form **1040X**

Department of the Treasury - Internal Revenue Service

Amended U.S. Individual Income Tax Return

OMB No. 1545-0074

(Rev. December 2010)

▶ See separate instructions.

This return is for calendar year ☒ 2010 ☐ 2009 ☐ 2008 ☐ 2007
 Other year. Enter one: calendar year or fiscal year (month and year ended):

Your first name and middle initial
REVAMAE S LANNAMAN

Your last name

If a joint return, your spouse's first name and middle initial

Your spouse's last name

Your spouse's social security no.

Your current home address (number and street). If you have a P.O. box, see page 5 of instructions.

Apt. no.

Your phone number

125 EVERGREEN DRIVE**(561) 881-9171**

Your city, town or post office, state, and ZIP code. If you have a foreign address, see page 5 of instructions.

LAKE PARK, FL 33403**Amended return filing status.** You must check one box even if you are not changing your filing status.**Caution.** You cannot change your filing status from joint to separate returns after the due date.

☒ Single ☐ Married filing jointly ☐ Married filing separately
☐ Qualifying widow(er) ☐ Head of household (If the qualifying person is a child but not your dependent, see page 5 of instructions.)

Use Part III on page 2 to explain any changes

Income and Deductions

	A. Original amount or as previously adjusted (see page 6)	B. Net change- amount of increase or (decrease)- explain in Part III	C. Correct amount
1 Adjusted gross income (see page 6 of instructions). If net operating loss (NOL) carryback is included, check here ▶ <input type="checkbox"/>	1 43,400	(3,168)	40,232
2 Itemized deductions or standard deduction (see page 7 of instructions)	2 7,362		7,362
3 Subtract line 2 from line 1	3 36,038	(3,168)	32,870
4 Exemptions. If changing, complete Part I on page 2 and enter the amount from line 30 (see page 7 of instructions)	4 3,650		3,650
5 Taxable income. Subtract line 4 from line 3	5 32,388	(3,168)	29,220

Tax Liability

6 Tax (see pg 8 of instr). Enter method used to figure tax: Tables	6 4,438	(473)	3,965
7 Credits (see page 8 of instructions). If general business credit carryback is included, check here ▶ <input type="checkbox"/>	7		
8 Subtract line 7 from line 6. If the result is zero or less, enter -0-	8 4,438	(473)	3,965
9 Other taxes (see page 8 of instructions)	9		
10 Total tax. Add lines 8 and 9	10 4,438	(473)	3,965

Payments

11 Federal income tax withheld and excess social security and tier 1 RRTA tax withheld (if changing, see page 8 of instructions)	11 6,181		6,181
12 Estimated tax payments, including amount applied from prior year's return (see page 9 of instructions)	12		
13 Earned income credit (EIC) (see page 9 of instructions)	13		
14 Refundable credits from <input checked="" type="checkbox"/> Schedule M or Form (s) <input type="checkbox"/> 2439 <input type="checkbox"/> 4136 <input type="checkbox"/> 5405 <input type="checkbox"/> 8801 <input type="checkbox"/> 8812 <input type="checkbox"/> 8839 <input type="checkbox"/> 8863 <input type="checkbox"/> 8885 or <input type="checkbox"/> other (specify):	14 400		400
15 Total amount paid with request for extension of time to file, tax paid with original return, and additional tax paid after return was filed (see page 10 of instructions)	15		
16 Total payments. Add lines 11 through 15	16		6,581

Refund or Amount You Owe (Note. Allow 8-12 weeks to process Form 1040X.)

17 Overpayment, if any, as shown on original return or as previously adjusted by the IRS (see page 10 of instructions)	17	2,143
18 Subtract line 17 from line 16 (If less than zero, see pg 10 of inst)	18	4,438
19 Amount you owe. If line 10, column C, is more than line 18, enter the difference (see page 10 of instructions)	19	
20 If line 10, column C, is less than line 18, enter the difference. This is the amount overpaid on this return	20	473
21 Amount of line 20 you want refunded to you	21	473
22 Amount of line 20 you want applied to your (enter year): estimated tax 22	22	

Complete and sign this form on Page 2.

KBA For Paperwork Reduction Act Notice, see page 11 of instructions.

Form 1040X (Rev. 12-2010)